

Obtain A Copy of Your Lab Results

After your exam, the examiner should provide you with instructions on how to retrieve a copy of your lab results online.

If you do not receive these instructions, contact your agent or case manager for assistance.



Go ahead.

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About Your Insurance Exam

Important Information



Diversified Individual Brokerage

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Q & A

What is Paramedical Exam?

A paramedical examination is a personal interview with the applicant to collect information about the applicant's medical history. This information allows the insurance company to perform a comprehensive evaluation of the applicant's current health. The exam usually includes recording of height, weight, blood pressure and pulse. The exam may also include the collection of blood, urine, oral fluid, and an EKG or X-ray, depending on the insurance company's underwriting guidelines for the applicant's age and insurance amount.

Where is the Exam Performed?

Professionals perform examinations at the applicant's home, workplace or a paramedical location at the applicant's convenience.

What if Blood Has to be Drawn?

If a blood sample is required by the insurance company, a medically-trained professional will perform the draw. Only single-use sterile, disposable needles are used to collect the specimen and vinyl gloves are always worn.

What is an EKG?

An electrocardiogram, or EKG, records electronic impulses of the heart. A professional performs this painless procedure. Testing is usually complete in less than 10 minutes.

What Happens When the Exam is Complete?

The paramedical examination and any additional requirements are forwarded to the insurance company. Any specimens obtained during the exam are sent to a designated laboratory and results forwarded to the insurance company for assessment.

Applicant Instructions

In order to obtain accurate information, it is recommended the applicant:

- Fast for 6-8 hours prior to the appointment.
- Limit salt and high-cholesterol foods 24 hours prior to the exam.
- Avoid strenuous exercise 12 hours prior to the exam.
- Refrain from drinking alcoholic beverages for at least 12 hours.
- Limit caffeine and nicotine 1 hour prior to the appointment.
- Have available names, addresses and phone number of any doctors or clinics visited in the last 5 years.
- Drink a glass of water 1 hour prior to the appointment.
- Women, please mention to the examiner when making your appointment if you will be menstruating at the time so that a better time may be arranged.